



Order Filed on April 12, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Griselda Fernandez

Case No.: 24-13227 (VFP)

Hearing Date: 4/23/24 @ 10 am

Judge: Vincent F. Papalia

**ORDER TO SHOW CAUSE WHY CASE SHOULD NOT BE DISMISSED  
FOR THE DEBTOR'S FAILURE TO MEET CREDIT COUNSELING REQUIREMENTS**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: April 12, 2024**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

The Court having noted the debtor(s)'s failure to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- ☐ The ☐ debtor ☐ joint debtor did not file a Certificate of Credit Counseling with the petition,
- ☒ The ☒ debtor ☐ joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

and it is hereby

ORDERED that the ☒ debtor ☐ joint debtor shall appear before the Honorable  
Vincent F. Papalia on April 23, 2024 at 10:00 am in Courtroom  
number 3B, 50 Walnut St., Newark, NJ 07102, to show cause why this  
case should not be dismissed for failure to comply with the credit counseling requirements of  
the Bankruptcy Code. Appearances may be made telephonically through CourtSolutions.

CourtSolutions Web Site: <https://www.court-solutions.com>  
Help Desk Line: 917-746-7476

*new.10/1/15*

In re:  
Griselda Fernandez  
Debtor

Case No. 24-13227-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 12, 2024

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2024:

Recip ID	Recipient Name and Address
db	+ Griselda Fernandez, 806 11th Street, Union City, NJ 07087-6204

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:

Name	Email Address
Anthony F. Sarsano	on behalf of Debtor Griselda Fernandez anthonyfsarsano@yahoo.com
David Wolff	dwtrustee@verizon.net NJ50@ecfbis.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4